

Fill in this information to identify the case:

Debtor 1 Alan Cary Smith

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Western District of Missouri
(State)

Case number 18-42137-drd

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Cornerstone Home Lending, Inc., by Cenlar FSBCourt claim no. (if known): 8

Last 4 digits of any number you use to
identify the debtor's account: XXXXXXX3890

Date of payment change: 03/01/2019
Must be at least 21 days after date
of this notice

New total payment: \$ 1,447.16
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 294.44New escrow payment: \$ 300.94**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Alan Cary Smith
First Name Middle Name Last Name

Case number (if known) 18-42137-drd

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/Lisa C. Billman
Signature

Date 2/7/2019

Print: Lisa C. Billman
First Name Middle Name Last Name

Title Attorney

Company SouthLaw, P.C.

Address 13160 Foster Suite 100
Number Street
Overland Park, KS 66213-2660
City State Z P Code

Contact phone (913) 663-7600

Email mobknotices@southlaw.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MISSOURI**

In Re:)	
)	
Alan Cary Smith, <i>Debtor</i>)	
)	Case No. 18-42137-DRD
Cornerstone Home Lending, Inc., by Cenlar FSB, <i>Creditor</i>)	
)	Chapter: 13
vs.)	
)	
Alan Cary Smith, <i>Debtor</i>)	
)	
and)	
)	
Richard Fink, <i>Trustee</i>)	

CERTIFICATE OF MAILING/SERVICE

The undersigned does hereby certify that a true and correct copy of the foregoing document was filed electronically on this February 7, 2019 with the United States Bankruptcy Court for the Western District of Missouri, and shall be served on the parties in interest via email by the Court pursuant to CM/ECF as set out on the Notice of Electronic Filing as issued by the Court.

Vanessa C. Hayden
Attorney at Law
214 W. Walnut
P.O. Box 483
Raymore, MO 64083
ATTORNEY FOR DEBTOR

Richard Fink
Suite 1200
2345 Grand Blvd.
Kansas City, MO 64108-2663
TRUSTEE

Office of the United States Trustee
400 East 9th Street, Suite 3440
Kansas City, MO 64106
U.S. TRUSTEE

And delivered via U.S. Mail, First Class, postage prepaid, on February 7, 2019, to:

Alan Cary Smith
25524 S Muriel Ln
Cleveland, MO 64734
DEBTOR

SOUTHLAW, P.C.

/s/Lisa C. Billman

Steven L. Crouch (MBE #37783; EDMO #2903; KS Fd #70244)

Wendee Elliott-Clement (MBE #50311; KS #20523)

Lisa C. Billman (MBE #64535, KS #25177)

13160 Foster Suite 100

Overland Park, KS 66213-2660

(913) 663-7600

(913) 663-7899 Fax

mobknotices@southlaw.com

ATTORNEYS FOR CREDITOR



ALAN CARY SMITH
 25524 S MURIEL LN
 CLEVELAND MO 64734-9320

12/19/18
 LOAN NO: [REDACTED]
 www.houseloan.loanadministration.com
 Customer Service 866-861-2639

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Please see the enclosed insert "Understanding Your Escrow Account Disclosure Statement". This handy guide is intended to help you understand your statement and answer some commonly asked questions about your escrow analysis.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

PRESENT LOAN PAYMENT

Your present payment, 12/01/18 consists of:	Principal & Interest (P & I)	\$1,146.22
	Escrow Deposit	\$294.44
Total Loan Payment		\$1,440.66

ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	Hazard Ins	\$1,854.37
	County Tax	\$1,716.36

Annual Disbursements: \$3,570.73 One-Twelfth/Monthly Amount: \$297.56

ACCOUNT HISTORY

The following statement of activity in your escrow account from 09/18 through 02/19 displays actual activity as it occurred in your escrow account during that period. Your monthly mortgage payment was \$1,440.66 and \$294.44 went into your escrow account. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments		Disbursements		Description	Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual			
					Beginning Balance	\$2,061.08	\$1,776.23
September	294.44	*				2,355.52	1,776.23
October	294.44	588.88 *				2,649.96	2,365.11
November	294.44	294.44				2,944.40	2,659.55
December	294.44	294.44 E	1,678.91	1,716.36	E* R.E. TAX	1,559.93	1,237.63
January	294.44	294.44 E			E	1,854.37	1,532.07
February	294.44	294.44 E			E	2,148.81	1,826.51
March	294.44	*	1,854.37	*	HAZARD INS	588.88	
April	294.44	*				883.32	
May	294.44	*				1,177.76	
June	294.44	*				1,472.20	
July	294.44	*				1,766.64	
August	294.44	*				2,061.08	

*** CONTINUED ON REVERSE SIDE ***

SHORTAGE



An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date. The letter E beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$3,533.28. Under Federal Law, your lowest monthly balance should not have exceeded \$588.88, or 1/6th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount.

Under your loan contract and State law your lowest monthly balance should not have exceeded \$588.88.

Your actual lowest monthly balance was greater than \$588.88. The items with an asterisk on your Account History may explain this. For a further explanation, call our Customer Service number shown at the end of this statement.

ACCOUNT PROJECTIONS

The following estimate of activity in your escrow account from 03/19 through 02/20 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount		Description	Projected Escrow	Required Escrow
	To Escrow	From Escrow		Account Balance	Account Balance
			Beginning Balance	\$1,826.51	\$2,151.93
March	297.56	1,854.37	HAZARD INS	269.70	595.12
April	297.56			567.26	892.68
May	297.56			864.82	1,190.24
June	297.56			1,162.38	1,487.80
July	297.56			1,459.94	1,785.36
August	297.56			1,757.50	2,082.92
September	297.56			2,055.06	2,380.48
October	297.56			2,352.62	2,678.04
November	297.56			2,650.18	2,975.60
December	297.56	1,716.36	R.E. TAX	1,231.38	1,556.80
January	297.56			1,528.94	1,854.36
February	297.56			1,826.50	2,151.92

Your Projected Escrow Account Balance as of 02/28/19 is \$1,826.51. Your Required Beginning Escrow Balance according to this analysis should be \$2,151.93.

This means you have a Shortage of \$40.57. Per Federal law, the shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit. If so, we may require payment within 30 days. We will collect the shortage over 12 months.

Once during this period, your Required Escrow Account Balance should be reduced to \$595.12 as shown in March. This amount represents the cushion selected by us as allowed by your loan contract, Federal and State law.

NEW LOAN PAYMENT

Your new payment consists of:	Principal & Interest (P & I)	\$1,146.22
	Escrow Deposit	\$297.56
	Escrow Shortage Amount	\$3.38
New Loan Payment	Beginning on March 1, 2019	\$1,447.16

Important Notes:

Automatic Draft Customers: If you're enrolled in Automatic Drafting, any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

Adjustable Rate Mortgage Customers: If your loan has an adjustable interest rate your monthly principal and interest payment may change prior to your next Escrow Analysis.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department at 866-861-2639.